

Information to identify the case:

Debtor 1

Jessica Sheppard

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7428

EIN _____

Debtor 2

(Spouse, if filing)

First Name	Middle Name	Last Name
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Social Security number or ITIN _____

EIN _____

United States Bankruptcy Court District of New Jersey

Case number: 16-23057-JNP

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jessica Sheppard

9/11/19

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Jessica Sheppard
 Debtor

Case No. 16-23057-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Sep 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 13, 2019.

db +Jessica Sheppard, 6013 Highland St, Port Norris, NJ 08349-3712
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, Stern, Lavinthal & Frankenberg, LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 cr #+Seterus, PO Box 1077, Hartford, CT 06143-1077
 cr +Seterus, Inc., as the authorized servicer for F, P.O. Box 1047, Hartford, CT 06143-1047
 516298261 +ADT, 14000 E EXPOSITION AVENUE, AURORA, CO 80012-2538
 516276206 +Cumberland County Special Civil, 60 W Broad Street, Bridgeton, NJ 08302-2515
 516276207 Direct Loan Svc, P.O. Box 5609, Greenville, TX 75403-5609
 516298259 +JAMES SHEPPARD JR, 6013 HIGHLAND ST, PORT NORRIS, NJ 08349-3712
 516312200 +Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516298260 +LEADERS FINANCIAL CO, PO BOX 15820, RICHMOND, VA 23227-5820
 516276211 +Mohela/Dept Of Ed, 633 Spirit Drive, Chesterfield, MO 63005-1243
 518314469 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO BOX 619094, Dallas, TX 75261-9094
 518314470 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO BOX 619094, Dallas, TX 75261,
 Nationstar Mortgage LLC d/b/a Mr. Cooper, PO BOX 619094, Dallas, TX 75261-9094
 516432677 +Richard Leswing, c/o The Ritter Law Office, L.L.C., 55 Fayette Street, P.O. Box 320,
 Bridgeton, NJ 08302-0246
 516276212 ++SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Seterus, 14523 SW Millikan Way - Suite 200, Beaverton, OR 97005)
 516276213 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
 (address filed with court: Snap On Credit, 950 Technology Way, Suite 301,
 Libertyville, IL 90048)
 516344007 +Seterus, Inc. as the authorized servicer for, Federal National Mortgage Association,
 (Fannie Mae), creditor c/o Seterus, In, P.O. Box 1047, Hartford, CT 06143-1047
 516276214 +Sullivan Motors, Inc, PO Box 573, Woodbine, NJ 08270-0573
 516276215 +The Ritter Law Office, LLC, 55 Fayette Street, PO Box 320, c/o Richard Leswing,
 Bridgeton, NJ 08302-0246
 516453641 +US Dept of Education/MOHELA, 633 Spirit Dr, Chesterfield MO 63005-1243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 12 2019 00:08:24 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 12 2019 00:08:18 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516399765 EDI: BANKAMER.COM Sep 12 2019 03:28:00 Bank Of America, N.A., PO BOX 31785,
 Tampa, FL 33631-3785
 516276202 +EDI: CAPONEAUTO.COM Sep 12 2019 03:28:00 Capital One Auto Finance, Po Box 259407,
 Plano, TX 75025-9407
 516293042 +EDI: AIS.COM Sep 12 2019 03:28:00 Capital One Auto Finance c/o AIS,
 Portfolio Services, LP f/k/a AIS Data, Services d/b/a Ascension Capital Group,
 4515 N. Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
 516276203 +EDI: CAPITALONE.COM Sep 12 2019 03:28:00 Capital One Bank, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 516361317 EDI: CAPITALONE.COM Sep 12 2019 03:28:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 516461240 EDI: DIRECTV.COM Sep 12 2019 03:28:00 Directv, LLC, by American InfoSource LP as agent,
 PO Box 5008, Carol Stream, IL 60197-5008
 516276208 +E-mail/Text: BKRMailOPS@weltman.com Sep 12 2019 00:07:55 Kay Jewelers, 375 Ghent Road,
 Fairlaw, OH 44333-4600
 516409515 EDI: MERRICKBANK.COM Sep 12 2019 03:28:00 MERRICK BANK, Resurgent Capital Services,
 PO Box 10368, Greenville, SC 29603-0368
 516276210 +EDI: MERRICKBANK.COM Sep 12 2019 03:28:00 Merrick Bank, PO Box 1500,
 Draper, UT 84020-1500
 516392959 EDI: Q3G.COM Sep 12 2019 03:28:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,
 PO Box 788, Kirkland, WA 98083-0788
 516276216 +EDI: VERIZONCOMB.COM Sep 12 2019 03:28:00 Verizon Wireless, 500 Technology Drive,
 Weldon Spring, MO 63304-2225

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516276204* +Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
 516276205* +Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
 516300370* ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
 (address filed with court: Snap-on Credit, LLC, 950 Technology Way, Suite 301,
 Libertyville, IL 60048)
 516276209 ##+Kubota Credit corp USA, 3401 Del Amo Blvd, Torrance, CA 90503-1636

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 33

Date Rcvd: Sep 11, 2019

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 13, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor DLJ Mortgage Capital, Inc. bkecf@milsteadlaw.com,
alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor DLJ Mortgage Capital, Inc. dcarlon@kmlawgroup.com,
bkggroup@kmlawgroup.com
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmil@standingtrustee.com,
summarymail@standingtrustee.com
Maria Cozzini on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
mcozzini@sternlav.com
Maria Cozzini on behalf of Creditor Seterus, Inc., as the authorized subservicer for Federal
National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. mcozzini@sternlav.com
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Robert P. Saltzman on behalf of Creditor Seterus, Inc., as the authorized subservicer for
Federal National Mortgage Association ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org
Seymour Wasserstrum on behalf of Debtor Jessica Sheppard mylawyer7@aol.com,
ecf@seymourlaw.net

TOTAL: 9